

Form 300b

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Megan N. Kerr fka Megan N Jones <i>Debtor(s)</i>	:	Case No. 20-10238-JCM Chapter: 13
RONDA J. WINNECOUR, Trustee, <i>Movant(s),</i>	:	Related to Document No. 89
v. No Respondents <i>Respondent(s).</i>	:	Hearing Date: 12/3/24 at 02:30 PM
	:	
	:	

**ORDER SCHEDULING DATE FOR RESPONSE  
AND HEARING ON MOTION**

*AND NOW*, this *The 26th of September, 2024*, a *Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements* having been filed at Doc. No. 89, by the Chapter 13 Trustee

It is hereby ***ORDERED, ADJUDGED and DECREED*** that:

(1) ***On or before November 12, 2024***, any ***Response***, including a consent to the ***Motion***, shall be filed with the Clerk's Office at U.S. Bankruptcy Court, (5414 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219 ***OR*** U.S. Courthouse, Room B160, 17 South Park Row, Erie, PA 16501) and served on the counsel for the Moving Party.

(2) This ***Motion*** is scheduled for hearing on ***December 3, 2024 at 02:30 PM*** in Bankruptcy Courtroom, U.S. Courthouse, 17 South Park Row, Erie, PA 16501, at which time the parties and/or their counsel shall appear and the Court will dispose of the ***Motion***. See Judge Melaragno's Procedures effective 6/28/23 on the Court's Website.

(3) If, after proper service, a Respondent fails to timely file a ***Response***, the Court ***may*** determine that no hearing is required and accordingly enter the order by default. ***To determine if a default order has been entered the Moving Party is directed to the Court's web site at www.pawb.uscourts.gov one day prior to the hearing. To view the calendar for Judge John C Melaragno refer to the calendar section.*** In the event a default order has been signed, the Moving Party shall ***IMMEDIATELY*** advise all affected parties. If a default order has not been entered, the parties will be ***required*** to appear at the hearing.



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John C. Melaragno, Judge  
United States Bankruptcy Court

cm: All Parties Listed on The Clerk's Mailing Matrix

In re:  
Megan N. Kerr  
Debtor

Case No. 20-10238-JCM  
Chapter 13

District/off: 0315-1  
Date Rcvd: Sep 26, 2024

User: auto  
Form ID: 300b

Page 1 of 3  
Total Noticed: 25

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 28, 2024:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Megan N. Kerr, 889 Spruce Road, Summerville, PA 15864-3725
15220709	Pa Sta Empcu, P.o. Box 1006, Harrisburg, PA 17108
15220711	+ S & T Bank, 800 Philadelphia, Indiana, PA 15701-3908
15245165	+ S&T Bank, 355 North Fifth Street, Indiana, PA 15701-1940

TOTAL: 4

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 27 2024 00:26:40	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15232225	Email/PDF: resurgentbknotifications@resurgent.com	Sep 27 2024 00:25:32	CVI SGP-CO Acquisition Trust, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15220703	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 27 2024 00:25:44	Cap1/cabelas, 4800 Nw 1st Street, Lincoln, NE 68521-4463
15220704	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 27 2024 00:01:00	Comenitybank/victoria, Po Box 182789, Columbus, OH 43218-2789
15222788	Email/Text: mrdiscen@discover.com	Sep 27 2024 00:00:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15220706	+ Email/Text: mrdiscen@discover.com	Sep 27 2024 00:00:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
15220707	+ Email/Text: hmcgrp@aol.com	Sep 27 2024 00:00:00	Hmc Group, 29065 Clements Rd, Westlake, OH 44145-1179
15220708	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Sep 27 2024 00:02:00	Kay Jewelers/genesis, Po Box 4485, Beaverton, OR 97076-4485
15366155	Email/PDF: resurgentbknotifications@resurgent.com	Sep 27 2024 00:26:27	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15229662	Email/PDF: resurgentbknotifications@resurgent.com	Sep 27 2024 00:25:35	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15267266	+ Email/Text: Bankruptcy@natfuel.com	Sep 27 2024 00:01:00	National Fuel, Attn. Legal Dept., P.O. Box 2081, Erie, PA 16512-2081
15274112	+ Email/Text: bankruptcynotices@psecu.com	Sep 27 2024 00:01:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
15234045	+ Email/Text: bankruptcyteam@quickenloans.com	Sep 27 2024 00:01:00	QUICKEN LOANS, LLC fka QUICKEN LOANS, INC, 635 Woodward Avenue, Detroit, MI 48226-3408
15220710	+ Email/Text: bankruptcyteam@quickenloans.com		

District/off: 0315-1

User: auto

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15220712	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 27 2024 00:01:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
15220713	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 27 2024 00:05:05	Synch/lowe's, Po Box 956005, Orlando, FL 32896-0001
15221056	+ Email/PDF: ebn_ais@aisinfo.com	Sep 27 2024 00:26:13	Synch/oldnavydc, Po Box 965005, Orlando, FL 32896-5005
15220714	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Sep 27 2024 00:25:21	Synchrony Bank by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15238416	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Sep 27 2024 00:00:00	Toyota Motor Credit, Po Box 9786, Cedar Rapids, IA 52409-0004
15352153	Email/PDF: bncnotices@becket-lee.com	Sep 27 2024 00:00:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
15242776	Email/PDF: ebn_ais@aisinfo.com	Sep 27 2024 00:26:42	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
		Sep 27 2024 00:43:46	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 21

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Quicken Loans Inc.
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/a
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
cr	*+	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15246374	*+	Synchrony Bank by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15220705	##+	Derek S. Kerr, 8 Elm Drive, Brookville, PA 15825-1010

TOTAL: 2 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 28, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 26, 2024 at the address(es) listed below:

Name Email Address

Denise Carlon

on behalf of Creditor Quicken Loans Inc. dcarlon@kmllawgroup.com

Denise Carlon

on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmllawgroup.com

District/off: 0315-1

User: auto

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Kenneth P. Seitz

on behalf of Debtor Megan N. Kerr thedebterasers@aol.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmeclf@chapter13trusteewdpa.com

TOTAL: 5